

TOWN OF DAVIE

TOWN COUNCIL AGENDA REPORT

TO: Mayor and Councilmembers

FROM/PHONE: Shirley Taylor-Prakelt, Director
Housing & Community Development (954) 797-1199

SUBJECT: Resolution

DISTRICT: Affordable Housing Serves all of Davie's Income-Eligible Residents

TITLE OF AGENDA ITEM:

A Resolution of the Town of Davie, amending and restating the Affordable Housing Incentive Plan a/k/a the Affordable Housing Incentive Strategy; and, providing for an effective date.

REPORT IN BRIEF:

The William E. Sadowski Affordable Housing Act established a dedicated funding source for local governments to expand the production and preservation of affordable housing. One innovative feature of this Act, was the creation of the State Housing Initiatives Partnership (SHIP) Program, which provides funds to local governments to develop local housing strategies that encourage the creation of partnerships to conserve, improve, or provide new housing for income-eligible individuals and families.

In 1997 the Town of Davie became an "entitlement" recipient of State Housing Initiative Partnership (SHIP) Program Funds; and, the Joint Local Housing Assistance Plan (LHAP) for Broward County was amended to include the Town of Davie. The Town's Affordable Housing Incentive Plan was unanimously approved by the Town Council on April 1, 1998.

Since the original Incentive Plan was developed in 1998, the housing market in Davie has changed significantly, and housing costs and land values have continued to increase, making it difficult for many working families/individuals to rent or own a home.

The revised Incentive Plan clarifies and expands the level of incentives available to qualified developers of affordable housing, both for-profit and not-for-profit, to develop urgently needed affordable housing for Davie residents. It also clarifies the relationship between the SHIP Program and the Town's Consolidated Plan for Federal Funds 2002-2007, and more clearly defines the role of the Housing and Community Development Department in Davie's development review.

PREVIOUS ACTIONS: Incentive Strategy/Plan adopted by Resolution 98-110 on April 1, 1998 and Revised May 20, 1998 by Resolution 98-175.

CONCURRENCES: None Required.

FISCAL IMPACT: Value of Fees waived

RECOMMENDATION(S): Adopt the attached Resolution.

Affordable Housing Incentive Plan Synopsis of Changes

Expediting Permits

The State Statutes require that the “processing of approvals of development orders or permits, as defined in State Statute 163.3164(7) and (8), for affordable housing projects is expedited to a greater degree than other projects”.

Based on this requirement, the Town’s Housing and Community Development Director was assigned to guide affordable housing developers through the permitting process; and, affordable housing projects/ initiatives are to be expedited to a greater degree than all other projects in Davie.

The Housing and Community Development Director works closely with the Planning and Zoning Director, Town Engineer, and the Town’s Chief Building Official to ensure that any “glitches” in the permitting process for affordable housing initiatives are resolved in an expeditious manner.

Modification of Impact, Building Permit, and Related Fees

Based on the original Incentive Plan, the Town currently waives all building permit fees for private not-for-profit developers of affordable housing that serves individuals or families who earn up to 80% of the median income for the Broward County area.

Given the high cost associated with the development of new affordable housing initiatives (particularly rental projects), and the lack of available affordable housing units to serve it’s current population, additional incentives are needed. The following Building Permit Fee Waivers will now apply:

Income Levels To Be Served	Period of Affordability	Non- Profit	For- Profit
30-50% of median	15 years	100%	100%
51-80% of median	15 years	100%	75%
81-120% of median	15 years	100%	50%

The Director of Housing and Community Development will carefully review all prospective affordable housing projects, and verify their level of benefit and period of affordability. The waiver of all fees i.e., Park and Recreation Impact fees, Building Permit Fees, etc., will be based on this review. Deed restrictions or other covenants will be required of all developers to ensure the level and period (length) of affordability is maintained.

Increased Density Levels-Affordable Housing Density Bonuses

Article 8 of the Broward County Land Use Plan Administrative Rules Document provides for a three-tiered bonus density allocation for available flexibility and/or reserve units and/or affordable housing units (AFU’s) as follows:

Income level	% of Median	Max # D/U
Very Low Income	50% <	150%
Low-Income	80% <	100%
Moderate Income	120% <	10%

Bonus densities may be allocated only to parcels permitting residential densities of five (5) dwelling units per gross acre or higher; and, they may not exceed the percentages outlined above for the maximum number of dwelling units indicated for the parcel by the local Land Use Plan Map for the identified target populations. The bonus density for moderate-income persons may reach a maximum of 25% if such bonus is linked to the construction of an equal or greater number of bonus units for very-low and low-income housing.

Density bonuses are conditioned on the developer or purchaser providing restrictive covenants or other such guarantees that the affordability will be maintained for at least 15 years for rental and five (5) years for owner-occupied housing.

In April 2003, Broward County, through the Planning and Environmental Protection – Development Management Division, initiated the development of a process to ensure that local municipalities and the County effectively use AFU's in a consistent manner. Davie's Housing and Community Development Director will work with the County on this endeavor, so that prospective affordable housing projects in Davie benefit from the use of applicable "Affordable Housing Density Bonuses".

Parking and Set-Back Requirements

Davie's Affordable Housing Advisory Committee recommended that Section 12-308 (b) (1) of the Davie Town Code be amended to permit a waiver of up to twenty-five percent (25%) of that which is permitted by Code, for affordable housing initiatives only.

This incentive will allow the development of in-fill single family homes on vacant property not otherwise suited for development, and could significantly lower the cost of housing, since the land acquisition costs should be minimal. This recommendation requires a formal amendment to the Town Code.

In regard to parking requirements, precedents have been set regarding parking variances or reduced requirements for certain types of affordable housing developments. The majority of elderly projects require fewer parking spaces, since many older individuals, particularly those in public housing projects, have already given up their driving privileges.

Each affordable housing project will be reviewed by the Housing and Community Development Director, and based on the target population to be served and the period of affordability, will make a recommendation on the reduction in parking requirements, if warranted.

Review of Proposed Policies and Procedures on Housing Costs

The Development Services Director will identify those proposed policies, procedures, plans, etc., that may impact the development of housing, and forward such to the Town's Housing and Community Development Director for review and comment.

The Housing and Community Development Director can then ensure that such proposed action is consistent with the Town's adopted Consolidated Plan for Federal Funds, and does not negatively impact housing costs or produce a barrier to affordable housing. The Housing and Community Development Director can identify potential impediments to fair housing choices and other impacts on the provision of affordable housing. The Planning and Zoning Director will work closely with the Housing and Community Development Director to ensure consistency with the Town's Comprehensive Plan.

Inventory of Publicly Owned Land

The Town's Planning and Zoning Division in the Development Services Department, currently maintains a list of all publicly-owned land in Davie. The Advisory Committee recommended that this list be reviewed and updated using Metro Scan or other applicable data, so that current and future uses are identified, as well as any deed-related or other restrictions on the land. The updated list should be provided to the Housing and Community Development Director, for use in meeting with potential developers of affordable housing.

Role of Housing and Community Development Department

The Town's Housing and Community Development Director shall review all proposed policies, procedures, plans, etc., that may impact the development of housing, in order to ensure that such proposed action is consistent with the Town's adopted Consolidated Plan for Federal Funds, and does not negatively impact

housing costs or produce a barrier to affordable housing. The Housing and Community Development Director will identify any potential impediments to fair housing choices and other impacts on the provision of affordable housing. The Planning and Zoning Director will work closely with the Housing and Community Development Director to ensure consistency with the Town's Comprehensive Plan.

The Director of Housing and Community Development will carefully review all prospective affordable housing projects to verify their level of benefit and period of affordability, and recommend the waiver of Park and Recreation Impact fees, Building Permit Fees, etc., reductions in parking requirements if warranted, "Affordable Housing Density Bonuses" as applicable, and Deed restrictions or other covenants to ensure that the level and period (length) of affordability are maintained.

The Town's Housing and Community Development Director shall guide affordable housing developers through the permitting process; and, affordable housing projects/ initiatives will be expedited to a greater degree than all other projects in Davie.

RESOLUTION NO. _____

**A RESOLUTION OF THE TOWN OF DAVIE, AMENDING AND
RESTATING THE TOWN'S AFFORDABLE HOUSING INCENTIVE PLAN
A/K/A THE AFFORDABLE HOUSING INCENTIVE STRATEGY; AND,
PROVIDING FOR AN EFFECTIVE DATE.**

WHEREAS, In 1997 the Town of Davie became an "entitlement" recipient of State Housing Initiative Partnership (SHIP) Program Funds and the Joint Local Housing Assistance Plan (LHAP) for Broward County was amended to include the Town of Davie.

WHEREAS, The Town's Affordable Housing Incentive Plan a/k/a The Affordable Housing Incentive Strategy was unanimously approved by the Town Council on April 1, 1998; and

WHEREAS, Since that Affordable Housing Incentive Plan was developed, the housing market in Davie has changed significantly, and housing costs and land values have continued to increase, making it very difficult for the average working family to rent or own a home in Davie; and,

WHEREAS, Modifications to the Affordable Housing Incentive Plan will help entice qualified developers of affordable housing, both not-for-profit and for-profit, to develop urgently needed affordable housing for Davie residents; and

NOW, THEREFORE, BE IT RESOLVED BY THE TOWN COUNCIL OF THE TOWN OF DAVIE,
FLORIDA:

SECTION 1: The Affordable Housing Incentive Plan a/k/a Affordable Housing Incentive Strategy, is hereby amended and restated.

SECTION 2: This Resolution shall take effect immediately upon its passage and adoption.

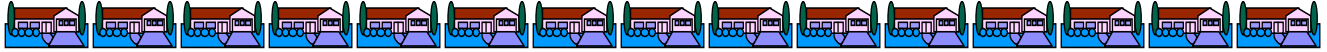
PASSED AND ADOPTED THIS ____ DAY OF _____, 2003.

MAYOR/COUNCILMEMBER

ATTEST:

TOWN CLERK

APPROVED THIS ____ DAY OF _____, 2003.

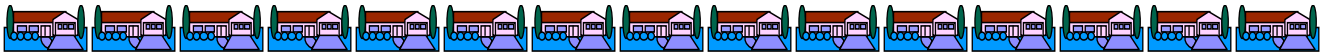


Town of Davie

Affordable Housing Incentive Plan

**Adopted
April 1, 1998 by Resolution 98-110
Revised May 20, 1998 by Resolution 98-175**

Prepared by:



INDRUDUCTION TO THE STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM:

On July 1, 1992, the State Legislature adopted the William E. Sadowski Affordable Housing Act. This legislation established a dedicated funding source for eligible local governments to expand the production and preservation of affordable housing. One innovative feature of this Act, was the creation of the State Housing Initiatives Partnership (SHIP) Program, which provides funds to local governments to develop local housing strategies that encourage the creation of partnerships to conserve, improve, or provide new housing for income-eligible individuals and families.

The income levels for participation in the SHIP Program are based on the median income for the Broward County area. In 2003, this figure was \$60,200.¹ The regulations governing the SHIP Program require that 30% of each year's grant funds be targeted to "very-low income" families who earn up to 50% of the median income level, and that 30% be targeted to "low income" families who earn up to 80% of the median. The remaining 40% can be allocated to programs serving "moderate-income" families who earn up to 120% of the annual median income. Many working families in Davie can benefit from these programs.

Household Size	Very Low Income (50%/Median)	Low Income (80%/Median)
1	\$21,050	\$33,700
2	\$24,100	\$38,550
3	\$27,100	\$43,350
4	\$30,100	\$48,150
5	\$32,500	\$52,000

The SHIP program is primarily a "bricks and mortar" program, and the State of Florida has set aside 75% of the funds for the construction, rehabilitation, or the emergency repair of affordable housing.

Sixty-five percent (65%) of the SHIP funds are set-aside for owner-occupied housing assistance, including: new construction, rehabilitation, purchase assistance and lease-purchase financing.

Broward County administers an "Affordable Housing Trust Fund" on behalf of a "Housing Partnership" that includes the cities of Coral Springs and the Town of Davie. In 1997, the Town of Davie entered into an Inter-Local Agreement with Broward County to administer the SHIP program on behalf of the Town; and, this Agreement was subsequently extended for another three (3) year period. Although Davie falls under the County's Local Housing Assistance Plan (LHAP), the Town determines how its share of the SHIP funds will be allocated.

In order to receive SHIP funds, each municipality was required to prepare and adopt a local Affordable Housing Incentive Plan. To do this, Davie convened a nine (9) member "Affordable Housing Advisory Committee" representing specific areas of expertise, who recommend incentive strategies for the Plan

The "Advisory Committee" reviewed the Town's established policies, procedures, ordinances, land development regulations, and the Comprehensive Plan. The Committee then recommended specific "incentives" to encourage or facilitate affordable housing, while protecting the ability of property to appreciate in value. Unfortunately, by the time the Advisory Committee was established, the State mandated time-limit for producing the Incentive Plan was very short; and, the Committee had to quickly review and recommend incentives to be incorporated into the Plan. While the Committee did an excellent job, if more time were available, perhaps other more extensive incentives would have been considered.

The Incentive Strategy/Plan was adopted by Resolution No. 98-110 on April 1, 1998, and subsequently amended on May 20, 1998 via Resolution 98-175, in order to conform to the States definition of Affordable Housing.

¹ This number is adjusted annually to keep pace with inflation.

RELATIONSHIP OF AFFORDABLE HOUSING INCENTIVE PLAN TO THE CONSOLIDATED PLAN FOR FEDERAL FUNDS

In 1997, Davie also became an "entitlement recipient" of Federal Community Development Block Grant (CDBG) funds from the United States Department of Housing and Urban Development (HUD). The goals of the CDBG program are to:

- develop viable urban communities by providing decent housing and a suitable living environment;
- expand economic opportunities for low and moderate income individuals and families; and
- strengthen the partnerships between all levels of government and the private sector, including for-profit and not-for profit organizations, in the production of affordable housing sufficient to meet the needs of the community.

As a prerequisite for receiving these grant funds, the Town adopted a Consolidated Plan for Federal Funds 1997-2001, which identified the Town's housing and community development needs, and outlined funding strategies to address such. This Plan also shaped the various federally funded programs into a 5-year neighborhood and community development strategy. In July 2002, the Consolidated Plan for 2002-2007 was adopted, and set forth the goals and objectives for the next five (5) year period. The Town's Consolidated Plan serves as:

- a long and short-term planning document for the Town, which builds on a participatory process from the grassroots level;
- an application for the federal funds;
- a strategy to be followed in carrying out HUD programs; and
- an annual action plan that provides a basis for assessing and monitoring program performance.

Several goals and objectives contained in the Consolidated Plan address the need for affordable housing:

- to expand affordable rental housing and homeownership opportunities for Davie residents, especially housing for low and very low-income families and individuals.
- to upgrade the existing housing stock and provide loans and/or grants to income-eligible homeowners to make home repairs and replace existing substandard/leaking roofs.
- to undertake Fair Housing outreach and education campaigns to ensure that Davie residents have the widest range of housing choices.
- to promote the county-wide strategies and efforts aimed at addressing homelessness and provide homeless prevention services.

HOUSING CHARACTERISTICS:

According to the 2000 Census, Davie's population has grown to 75,720 residents, representing a significant growth since the 1990 Census when Davie's population was 47,143. Davie gained over 28,000 new residents in one decade. The Town is still fairly homogeneous i.e., 87.1% of the residents are White, 4.6% are Black, 2.8% are Asian, and 5.5% are listed in other categories. Nineteen percent (19%) of the residents in Davie are of Hispanic origin.

There are 31,284 housing units available for the 28,682 households in Davie; and, there is an 8.3% vacancy rate (excluding seasonal vacancies). Although the number of new housing units built between 1990 and 2000 (11,395) exceeds the number of new households (10,916), the cost of the new housing starts was primarily in the "luxury housing" category; and, the rental housing in Davie is not generally affordable to low/moderate-income families. 68.9% of the residents in Davie are living in family households; and, the average number of persons per household is 2.64.

There are 28,682 occupied housing units (91.7% of the total housing units) and 2,602 vacant housing units (8.3%). 76.5% (21,940) of Davie's housing units were owner-occupied in 2000; and, the remaining 23.5% (6,742) of the households were renter-occupied. Mobile homes represent 23.6% of the total housing units in Davie. Today, luxury single-family housing constitutes the fastest growing segment of the Town's housing industry.

Coincident with a downturn in the national economy, housing construction in Davie dropped by approximately 41% from 1988 to 1991; however, this decline was only a short-term phenomenon. Housing construction activity rebounded in 1992 and has remained strong since that time. This housing demand has been fueled by a variety of factors which include the following: low mortgage interest rates, the effect of Hurricane Andrew in 1992 which caused an influx of residents from Dade County, and Broward County's healthy economy and sought-after lifestyle.

Despite the robust growth in housing construction in recent years, the Town is still more rural and less densely developed than some of its neighbors. As such, Davie is more able to accommodate anticipated future growth than neighboring municipalities.

Zoning and Land Use Regulations for western Davie i.e., west of Nob Hill Road, limit residential development to one unit per acre, thus increasing the cost of land and limiting the type of housing that can be constructed. This limits affordable housing developments to eastern and southern Davie. The desire to keep Davie "green" and maintain an "agrarian lifestyle" oftentimes creates NIMBSYism, and limits Ad Valorem taxes which are necessary to offset residential housing costs.

Renter Occupied Households in Davie

A review of the 2000 Census information indicated that 23.5% of the households in Davie are occupied by renters. Since detailed 2000 Census figures are not yet available, income distributions for renter-occupied households was extrapolated from the 1990 Census percentages as follows:

%	Income Category	HH's
16%	Extremely low (0-30%)	1,045
13%	Low-income (31-50%)	870
17%	Mod-income (51-80%)	153
10%	Middle-income (81-95%)	640
<u>44%</u>	<u>Over 95% (95% +)</u>	<u>1,881</u>
100 %	Total Occupied Renter HH's	6,742

45.5% of Davie renters are in the low/moderate-income category earning 80% or less of the median income for Broward County.

Owner Occupied Households

Income distributions for owner-occupied households were also extrapolated from the 1990 Census percentages as follows:

%	Income Category	HH's
5%	Extremely low (0-30%)	1,097
5%	Low-income (31-50%)	1,514
13%	Mod-income (51-80%)	2,896
9%	Middle-income (81-95%)	1,865
<u>66%</u>	<u>Over 95% (95% +)</u>	<u>14,568</u>
100 %	Total Occupied Renter HH's	21,940

HOUSING CONDITIONS IN DAVIE:

The quality of the housing stock is one indicator of the overall quality of life and economic health of a community. Like other municipalities in western Broward, Davie's housing stock is relatively young; and, the majority of the housing units in Davie (59.4%) were built after 1980.

According to the 2000 Census, the Town of Davie had 129 units which lacked complete plumbing, 92 units which lacked a complete kitchen; and, 791 units which lacked central heating. Considering South Florida's tropical climate, the lack of central heating is not as significant a factor for substandard housing, as is the lack of plumbing or kitchen facilities.

In 1990, only 79 units in Davie lacked full plumbing; however, the 2000 Census indicates that there are now 129 units lacking complete plumbing. The lack of plumbing units appeared to be concentrated in Black and Hispanic

households in the 1990 Census; however data of this nature has not yet been released by the Census Bureau for 2000 for comparison.

The majority of the Town's substandard units are considered "suitable for rehabilitation" since the City's housing stock was primarily constructed after the 1980's, and severe deterioration has not generally occurred.

Over 14,000 Davie residents are living in 8,200+- mobile homes, many of which are in substandard condition. Since mobile homes are regulated by the State, the Town does not have a good handle on the number or type of sub-standard mobilehome structures. Anecdotal information from social service providers and the Town's Housing and Community Development Office, indicate that there are likely 300-1,000 mobile homes in need of significant repairs, and many others that need minor repairs.

Overcrowding

Overcrowding is defined as more than one (1) occupant per room, excluding the kitchen and bathroom. According to the 1990 Census, 773 units (4.3%) in the Town of Davie were overcrowded; however, this figure increased to 5.7% (1,644 units) in 2000. As more families move into Davie, it is apparent that they are sharing dwellings or occupying units insufficient to meet the family size.

The 1990 Census showed that 6.7% of the total renter households in Davie were "large family" households of 5 or more individuals. The CHAS data showed that 7.4% of total renter households and 54.3% of large family renter households, were overcrowded. Data was not available for large owner households (those with more than four persons). The incidence of overcrowding for other categories was negligible.

REVITALIZATION & REDEVELOPMENT OF THREE (3) TARGETED AREAS

In 1997, when the first Consolidated Plan was prepared, an analysis of the Town's demographic profile was undertaken to define specific geographic areas where there are concentrations of low/moderate income families and minority residents. This analysis revealed that the following areas contained the highest concentration of low/moderate income persons:

Census Tract	Block Group	Low/Mod Number	Low/Mod Percent
7.01	1	2,307	59.8 %
7.01	9	378	61.2 %
7.03	2	1,412	36.8 %
7.05	2	1,728	53.7 %
7.06	1	1,243	38.7 %
8.03	9	188	79.0 %

Since no Census Tract in Davie contained 51% or greater low/moderate income individuals (as a whole), HUD and the Town analyzed the 1990 Census data by Block Groups, to determine the geographic areas that would qualify for assistance. Based on this, HUD established 36.8% as the threshold for designation of a CDBG Target Area i.e., a specific geographic area where CDBG funds can be expended with the assumption that they would "principally" benefit low/moderate income residents. The area from Orange Drive north to 42nd Street between SW 55th and 57th Avenues, was also approved by HUD as a result of a special income-survey performed by the Davie CRA in 1994.

Based on the income distributions previously outlined, coupled with other factors such as sub-standard housing and inadequate infrastructure, the Davie Town Council adopted the following three (3) CDBG Target Areas to undergo neighborhood redevelopment/revitalization when the original Consolidated Plan was adopted in 1997:

- The Western Target Area a/k/a Orange Park - located between 130th-136th Avenues, north of 14th Street and south of State Road 84.
- The Southern Target Area a/k/a Driftwood - located south of Stirling Road, east of 78th Avenue, and north and west of the Davie Road Extension.

- The Eastern Target Area a/k/a Potters Park - bounded to the north by Nova Drive², to the south by Orange Drive, to the east by NW 62nd Avenue, and to the west by Davie Road.

HOUSING AFFORDABILITY

In analyzing the housing market and its characteristics, it is important to assess the existing housing values and costs. The 1990 Census found the median home value was \$106,600 an increase of 41.9% from 1980. In 2000 the median value rose to \$151,900; and, the median monthly costs rose to \$1,361. In terms of renter-occupied units, Davie's median gross rent (including utilities) was \$498 monthly in 1990, and rose to \$792 in 2000. This is a significant increase in the rental costs in Davie, making it difficult for most working families to find affordable housing. Monthly renter and owner costs rose much faster than housing values.

In the Spring of 1998, the Town conducted a rental survey of apartments in Davie, to determine if there were gaps between the market rents and the HUD Fair Market Rents (FMR), which is the maximum rent a landlord can receive under the Section 8 Program. The results of that survey follow:

Unit Size	Market Rents	Median	HUD FMR	Gap
Efficiency	\$ 602 - \$ 655	\$ 628	\$470	\$158
1-Bedroom	\$ 650 - \$ 691	\$ 671	\$553	\$118
2-Bedroom	\$ 742 - \$ 805	\$ 774	\$684	\$ 90
3-Bedroom	\$1,042-\$1,138	\$1,090	\$952	\$138

There was a significant "gap" between the market rents and the FMR's established by HUD, when this survey was performed in 1998. The Town's Housing and Community Development Office performed a "test survey" of selected rental apartments in the Spring of 2001; and, this survey concluded that the gaps between HUD FMR's and market rate rents continues to grow.

The disproportionately high rental rates in Davie in comparison to other Broward County cities, make it difficult to find affordable rental units (in good condition), and attract Landlords that will participate in the Section 8 Program. Because of these factors, many lower-income families have a difficult time finding affordable rental housing in Davie. This is particularly relevant to those families in Davie that are "cost-burdened" i.e., who are paying greater than 30% of their gross income for rent/utilities.

Given the high cost of the rental housing in Davie, the Town is working to stimulate the development of new affordable rental housing units, especially within CDBG Target Areas, where the majority of the Town's lower-income and mobilehome occupants reside.

"South Florida Home Values Still Climbing"

According to an article in the Miami Herald Newspaper on June 2, 2002, the 1990's were profitable for many homeowners, as values of single-family homes rose more than 50% in many cities. "The trend continues in the new decade, say real estate agents, with prices rising even more rapidly during the past two years".

"The median sales price of existing homes in Dade and Broward rose over 13% in the last two years, according to figures released the Florida Association of Realtors.....Last years prices were even more dramatic with 22% percent in Broward and 17% in Dade County".

Property values have increased more than 50% percent in Pembroke Pines (on the southern border of Davie) where newer more expensive homes have been built. According to information released by the Census Bureau, the median home values in Davie in 2000, increased forty-two (42%) percent, from \$106,600 to \$151,900.

The article also stated that "65% of buyers paid less than \$200,000 for their home, but as prices rise those less expensive homes are in even greater demand, and those buyers have fewer choices". "The prices won't fall.....There's never going to be more land".

Rising Poverty Levels in Broward County

² The Palma Nova/Silver Oaks Mobile Home Park is included in the CDBG Target Area.

On May 25, 2002, the Sun Sentinel Newspaper published information related to the rising poverty levels in South Florida, using the 2000 Census. The poverty levels, based on annual income, as follows:

- less than \$ 8,667 for individuals 65 or younger
- less than \$ 7,990 for individuals over 65
- less than \$17,029 for a family of four

Based on an average of these five selected municipalities, one could assume that the average poverty rate for Broward County families is 16.76%. If this figure were applied against Davie's 28,628 households, it would represent 12,691 Davie families living in poverty.

In the absence of 2002 Census data which illustrates income-distributions for Davie households, a comparison of the Comprehensive Housing Affordability Strategy (CHAS)³ data prepared by HUD for the Town of Davie (using 1990 Census data), was used to extrapolate the following information:

Income Category	1990%	Households	2000%	Households
Extremely low (0-30%)	8%	1,343	8%	2,180
Low-income (31-50%)	8%	1,476	8%	2,381
Mod-income (51-80%)	14%	2,515	14%	4,073
Middle-income (81-95%)	9%	1,560	9%	2,524
Over 95% of Median	<u>61%</u>	<u>10,794</u>	<u>61%</u>	<u>17,525</u>
Total Households	100%	17,766	100 %	28,682

This information gives an overall picture of the diverse income levels in Davie. As new luxury housing is built, the income levels in Davie rise. Given the lack of moderately priced housing, there appears to be a declining "middle class" in Davie; and, the gap between rich and poor continues to widen.

OVERVIEW OF THE HOUSING NEEDS IN THE CONSOLIDATED PLAN FOR 2002 - 2007

The projected population growth over the period of the Consolidated Plan 2002-07 was extrapolated using a straight-line population growth of 5.42%, which yields a population of 84,150 residents for the year 2002. This figure is expected to grow 109,565 persons by the year 2007. According to the 2000 Census there are 28,682 households in Davie, of which 23.5% (6,742) are renter households, and 76.5% (21,940) are owner households.

The need for affordable rental housing is of paramount importance in Davie, since the average rent for a one-bedroom apartment in 2001 was \$690, which is out of reach of most of Davie's working families. Due to the lack of affordable rental housing, many Davie families are forced to live in sub-standard mobile homes where the lot-rent is generally in the \$350-\$400 range.

New housing construction in 2000-02 has primarily been luxury housing selling for \$325,000 to \$1 Million dollars, clearly out of reach to most working families. The need for moderately priced market rate housing and affordable housing is greatly needed.

In 1990, 1,348 households earned less than 30% of the median income, representing 8% of the total households in Davie. Among them, 82% had housing problems, 79% were cost-burdened at 30% of income, and 64% were cost-burdened at 50% of income. There was little difference between owner and renter households in this regard, except that, while only 5% of homeowners were at 0-30% HAMFI, over 16% of renter households were in this income group. Renter households in poverty were more overcrowded (7% to 2%).

The 2000 Census shows that 36% of Davie households earn less than \$35,000 yearly, and of those households, 13.7% earn less than \$15,000. This segment of the population needs housing assistance, (rental assistance and appropriately sized units), in order to prevent them from becoming homeless.

In 2001, the Town's Housing and Community Development Office responded to the growing need and demand for emergency housing services, by creating a CDBG-funded Homeless Prevention/Emergency Assistance Program. Since this program was created. The Town now utilizes the services of the Hope Outreach Center, as a CDBG

³ CHAS data is based on the HUD Adjusted Median Family Income (HAMFI) of \$36,801 in 1992.

Sub-Recipient Agency, to provide emergency services to Davie's at-risk populations. Sixty-two (62) individuals and families have been provided with financial assistance which either halted eviction, prevented foreclosure, or secured affordable housing

Given the high rental rates in Davie, and the lack of affordable housing units (both rental and homeowner) many families are only marginally managing to pay their housing costs. Following the downturn in the economy post 9/11, many lower income workers e.g. cooks, mechanics, etc. lost their jobs, and are faced with losing their current housing and are potentially homeless.

Although the Broward County Homeless Coalition's 2002 Survey did not note any homeless persons within the Town of Davie, there are many households who are threatened with homelessness i.e., lower-income individuals living in marginal financial situations such as lower wage earners with no financial savings. For these households, the loss of a job, an injury that interrupts a paycheck, an increase in rent, or some other sudden change in income, could result in missed rent or mortgage payments, and the loss of shelter.

THE HOUSING CONUNDRUM IN DAVIE:

One of the biggest challenges facing the Town in meeting its Consolidated Plan goals, is addressing the housing needs of its lower-income residents living in sub-standard mobile homes. According to the 2000 Census there are over 14,000 residents living in 7,400 mobilehomes, a significant portion of which are in sub-standard condition. There is no source of funds available to assist these mobilehome owners to make needed repairs to their homes, since the regulations governing both the CDBG and SHIP Programs prohibit the use of grant funds to renovate this type of structure.⁴ Given these constraints, the Town's strategy for assisting mobilehome occupants, is to provide new opportunities in Davie for the development of affordable rental and homeownership housing.

The disproportionately high rental rates in Davie in comparison to other Broward County cities, makes it difficult to find affordable rental units (in good condition), and Landlords that will agree to participate in the Section 8 Program. Because of these factors, many lower-income families have a difficult time finding affordable rental housing in Davie. This is particularly relevant to those families in Davie that are "cost-burdened" i.e., who are paying greater than 30% of their gross income for rent/utilities.

Finally, the Town's Analysis of Impediments to Fair Housing Choices disclosed that there are disproportionate lending practices in Broward County i.e., minority and low-income individuals were denied financing at higher rates than other applicants. Accessibility to home mortgage financing was also noted in the AI. As a result, Davie's Housing and Community Development Office provided these agencies with information on both Fair Housing laws and the Town's affordable housing initiatives. Special emphasis was placed on informing the lenders of disparate lending practices, and finding alternative financing programs for lower-income at-risk housing applicants.

SYNOPSIS OF AFFORDABLE HOUSING INCENTIVES PROVIDED IN DAVIE:

Since adoption of the Affordable Housing Incentive Strategy/Plan in 1998, the Housing and Community Development Office has diligently worked to provide financial incentives for developers of affordable housing, to encourage the provision of quality, affordable housing for Davie's lower-income residents. The Town has waived \$515,830 in fees and other incentives from 1998-2002, as follows:

- \$123,000 in Park/Recreation Impact fees (\$492 per unit) for Stirling Road Apts, 7300-7350 Stirling Road, and \$53,136 for Park/Recreation fees Summerlake Apts on 61st Avenue.
- \$100,000 in SHIP Funds for pre-development costs of Summerlake Apartments, 108 unit Rental Housing Development, on 61st Avenue, in the Eastern Target Area (August 1999).
- \$39,500 in rebated permit fees for Stirling Road Apartments (Phase II) and Summerlake Apartments @ \$19,750 each project.
- \$5,904 waived in Park and Recreation Impact fees, and \$15,444 waived in Building Permit fees for the first twelve (12) homes in Harmony Village.

⁴ Mobile homes are not recognized by the Government as permanent, single-family homes.

- \$90,000 in pre-development costs and permit fees for 9 newly constructed 2-story single-family Homes on SW 43rd Street in the CRA (Eastern Target) Area.
- \$41,800 in pre-development and permit fees for 14 single-family homes built by Habitat for Humanity (4 in Potters Park on 55-57th Avenue, and 10 in Harmony Village on NW 32 Place).
- \$27,300 in permits fees waived for the rehabilitation of 52 single-family homes @ \$525 each.

The following summarizes the Town's progress in providing affordable rental and homeownership housing opportunities since the H & CD Office was established:

- Stirling Road Apartments, 250 units - completed in June of 2000. Financed with Federal Low-Income Housing Tax Credits (LIHTC); Tax-Exempt Bonds; SHIP Funds. The Town waived impact fees (\$123,000) and provided \$19,750 in permit fees.
- Summerlake Apartments, 108 units - opened in early 2001. The Town used \$100,000 of it's SHIP funds to leverage \$350,000 in Broward County SHIP Funds for pre-development assistance; assisted the developer in obtaining 5.6 M\$ in Tax-Exempt Bonds; and, the Town waived impact fees (\$126,000+) and provided \$19,750 in permit fee waivers.
- In February 2001, the Davie Town Council unanimously adopted the "Harmony Village Community Redevelopment/Revitalization Plan", which includes the development of 22 single-family homes on a 4.2 acre site on Davie Road in the Driftwood Target area. Habitat for Humanity is developing this project adjacent to their original Harmony Village site.
- In April 1998, the Davie Town Council designated the Housing and Community Development Director to serve as the "liaison" for developers of affordable housing, to ensure that their projects would be expedited to a greater degree than other projects in Davie.
- In 1999, the Housing Element of the Town's Evaluation and Assessment Report (EAR) was amended to expand the goals and objectives related to the provision of affordable rental and homeownership housing.
- The Town entered into a contractual agreement with Broward County to assist the Town in implementing its CDBG-funded housing rehab program. This Program provides financial assistance to lower-income residents to repair their homes and replace substandard/leaking roofs.
- The SHIP Program in Davie encompasses the following programs:
 - Single-Family Home Repair/Housing Rehabilitation Program
 - Barrier-Free rehabilitation/Removal of Impediments
 - Town-Wide Purchase Assistance (First-Time Homebuyer) Program, and
 - New Construction of Affordable Rental Housing
 - Single-Family New Construction
 - Community Redevelopment Authority's Single-Family New Construction Program
- Sixty-three (63) homes have been renovated under the Town's SHIP-funded Single-Family Repair Program, and three are currently under construction.
- The Town (using CDBG funds) and the Broward County Housing Authority (using CGP funds) recently completed improvements to Ehlinger Apartments (Public Housing) in the Driftwood Target Area, as part of the Revitalization Plan for that neighborhood; and, the central air-conditioning was installed in 2001/02.
- Davie's CRA developed eight (8) two-story homes in the Eastside Target Area along SW 43rd Street, west of SW 55th Avenue. The CRA provided the land at no charge, and the homebuyers received SHIP grants of up to \$10,000, depending on their income. In 2002, the CRA selected a developer to construct four (4) additional houses; and, Davie's SHIP Grant funds will be used to finance the cost of the homes, resulting in a \$42,000 subsidy per home.

HOMELESS ASSISTANCE AND PREVENTION:

Homeless persons in Broward County are concentrated in the older communities of Pompano Beach, Fort Lauderdale, and Hollywood, where the majority of services to the homeless are provided;⁵ therefore, the problem of homelessness requires regional solutions. The Town's Housing and Community Development Director works closely with the Broward Homeless Board and the Homeless Partnership in developing the annual Continuum of Care For the Homeless application; and, the Town promotes county-wide strategies and efforts aimed at addressing homelessness.

In February-March 2000, the Cooperative Feeding Program⁶ conducted a survey of homeless persons in Broward County. Although the survey showed no homeless persons in Davie, anecdotal data from social service providers indicates that there are a significant number of lower-income individuals and families at-risk of becoming homeless i.e. are in marginal financial situations (paying greater than 30-50% of their gross income for housing related costs). There are 1,348 households in Davie (7.6% of the total households) who earn less than 30% of the median income. This segment of the population needs both rental assistance, and appropriate sized units, to prevent them from becoming homeless.

The following is a synopsis of the Town's homeless initiatives:

- In FY 2000/01, the Town's Housing and Community Development Office, responding to an urgent need in the community, developed an Emergency Assistance/Homeless Prevention Grant Program. Since its inception, seven (7) foreclosure actions against low-income Davie residents were halted or prevented, fifteen (15) evictions were halted or prevented, and one family (who was living in a tent) was housed in a new affordable rental unit.
- In FY 2000/01, the Town of Davie entered into a CDBG Sub-Recipient Agreement, with the Hope Outreach Center @ \$27,000, to provide emergency assistance to Davie's homeless or residents who are at-risk of homelessness, to address the need for emergency food, shelter, medication, etc. This Agreement was renewed for the current Fiscal Year.
- In June 1998, the Davie Town Council adopted Resolution 98-180 urging the Florida Legislature and the Governor to enable Broward County to use one (1) cent of its local option motor fuel taxes to address the needs of homeless men, women, children, and families in Broward County.
- Beginning in 1998, the Town endorsed the County's annual SuperNOFA Continuum of Care application for HUD funds, and pledged its support through the in-kind contributions of the Housing and Community Development Director, to assist in County-wide homeless efforts.
- A comprehensive referral list was developed for persons requiring assistance through the new HAC or other support services for the homeless, or those facing homelessness.
- The Town's Housing and Community Development Office works closely with Hope Outreach, the E.A.S.E. Foundation, and the local Clergy in referring clients for emergency assistance e.g. rent and utility payments, for those threatened with homelessness.
- The Town works closely with the agencies serving the Broward County area in addressing emergency shelter and transitional housing needs, and helping homeless individuals make the transition to permanent housing.
- Approximately 250 referrals have been made to local service providers for special needs or at-risk individuals.

FAIR HOUSING EDUCATION AND OUTREACH PROGRAMS

In order to receive Federal CDBG funds, the Town was required to prepare an "Analysis of Impediments to Fair Housing Choices" and develop action plans to remove such impediments. The AI was predicated on the fact that equal access to residential housing is fundamental to meeting the overall needs of a community.

⁵ 1996 and 1999 Surveys of the Homeless.

⁶ In conjunction with the Broward County Homeless Partnership.

The Analysis concluded that there are two main barriers to fair housing choices in Davie: 1) lack of sufficient affordable housing is a major concern, and 2) many Davie residents pay in excess of 30% of their gross income for their housing and related costs e.g. rent plus utilities, or mortgage plus principal, interest, taxes, and insurance. This is particularly true in the rental market in Davie, where rents are higher (on average) than the balance of Broward County.

Accessibility to home mortgage financing was also noted in the Analysis of Impediments to Fair Housing Choices, as it appears to be an on-going regional problem for lower-income and minority households. This "global" impediment was also noted in the Home Mortgage Disclosure Act (HMDA data) where minority and low-income individuals were denied financing at higher rates than other applicants.

The following fair housing initiatives have been undertaken:

- The Town's Analysis of Impediments to Fair Housing Choices (AI) was re-evaluated and the AI was subsequently expanded and a schedule of events (milestones) was added. Additionally, in January 2003, the Town retained Housing Opportunities for Project Excellence (HOPE), to update the Town's AI in conjunction with other municipalities in Broward County.
- The Town has an on-going contract with HOPE Inc., to conduct fair housing seminars geared at lenders, realtors, and housing providers. Each year, HOPE Inc., conducts no less than four (4) seminars in Davie.
- As a part of Davie's Fair Housing Initiatives, HOPE, Inc.'s staff participates in the "Nova Public Interest Law Day" each year, to further legislative actions for Fair Housing enforcement.
- HOPE Inc., conducts routine housing discrimination tests of Davie rental properties.
- The Town celebrates Fair Housing Month each April, and holds a ceremony in the Town Council Chambers at a regular Council Meeting, which is broadcast live over Cable TV.
- Officials from HUD and HOPE, Inc. receive Proclamations each April declaring Fair Housing Month in Davie; and, advertisements are placed in the Sun Sentinel and Miami Times (a minority newspaper) advising the residents of their rights and responsibilities under the Fair Housing Act. A mass mailing is also undertaken each April, and literature is sent to schools, churches, realtors, etc., advising them of Fair Housing Month, and providing posters for their Bulletin Boards.
- The HOPE Hotline (free telephone assistance) continues to serve as the screening arm of the agency's Private Enforcement Housing Discrimination Initiative.
- In 2001/02 HOPE Inc., participated in a series of Landlord/Tenant Training Workshops sponsored by the Broward County Housing Authority.
- HOPE Inc., and Broward County's Human Rights Division spearhead an annual "Fair Housing Workshop/ Luncheon" during National Fair Housing Month (April) in Broward County, which is attended by the Town's Housing and Community development Director.
- The Housing Element of the Town's Evaluation and Assessment Report (EAR) was amended/expanded in 1999 to include new policies related to removing impediments to fair housing, providing fair housing education and outreach services, and regional strategies to address homelessness.
- A listing of local lending institutions and realtors was compiled so that they can be invited to participate in future fair housing education seminars, where educational materials on the various fair housing laws and requirements will be provided.
- A listing of other organizations and individuals, including neighborhood groups, home-owners associations, social service providers, etc., was finalized. Hopefully, this information can be used at a later time to identify impediments to fair housing choices at the neighborhood level.
- In 1998, the County-Wide Local Housing Assistance Plan (LHAP) was amended to include the Town of Davie; and, subsequent modifications were made in 1999-2001 to expand the scope of the housing strategies to

allow greater flexibility for housing development in Davie i.e., a new construction rental component and a town-wide purchase assistance program were added.

- Meetings were held with the Broward Co. Housing Authority (BCHA,) regarding the high rents in Davie and the number of residents that are “cost-burdened”; and, as a result of the Town’s Rental Survey, the BCHA agreed to increase the Section 8 rents to the 110% rental level.
- News articles on Fair Housing laws/initiatives as well as CDBG and SHIP Housing Programs are featured in the Davie Update, (the Town’s Official Newsletter).

SPECIAL HOUSING

HUD Sponsored or Assisted Multi-Family Housing (As of June 2000)

• BARC Housing (Disabled)	2750 SW 75th Avenue Davie	Units: 21
• Circle L Apt's (Disabled)	6601 SW 41st Street Davie	Units: 15
• Federation Gdn's (Elderly)	5701 SW 82nd Ave Davie	Units: 80
• Newport Apt's (Family)	6900 SW 39th Street Davie	Units: 219
• Stirling Rd Apt's (Disabled)	4100 77th Avenue NW Davie	Units: 15

Section 8 Portable Vouchers

A review of the Housing Authority's Section 8 Certificate/Voucher distribution list (updated through 4/30/02), revealed that the Authority is administering 298 Section 8 rental units in the Town of Davie as follows: 37 one bedroom units; 246 two bedroom units; 15 three bedroom units.

The unit distribution by bedroom type indicates that 1-bedroom units represent 12.4% of the total Section 8 units, the 2-bedroom units represent 82.6%, and the 3-bedroom units represent 3%. Thus, the preponderance of the Section 8 units administered in Davie are for families i.e., 85.9% of the total units, illustrating the need for affordable family rental housing.

Subsidized and Affordable Housing Projects in Davie

Project Name/Address	# of units	Unit Type	Funding Source
• Harmony Village: NW 32 Place	10 units	Single-family	Habitat/SHIP
• Potters Park: 4278 SW 56 Avenue	1 unit	Single-family	Habitat/SHIP
• Potters Park: 4291 SW 56th Avenue	1 unit	Single-family	Broward CDBG
• Potters Park: 5740 SW 44th Street	1 unit	Single-family	Broward CDBG
• Potters Park 5655-5650 SW 43rd Street	4 units	Single-family	Davie CRA
• Nova Park: 6940 Nova Drive	92 units	Multi-family	Bond Financed
• Stirling Road Apts: 6401 Stirling Road	250 units	Multi-family	Tax Credit/Bond
• Summerlake Apartments: 61st Avenue	108 units	Family Rental	Tax Exempt Bond
• Ehlinger Apartments: 7481 NW 33rd St.	100 units	Family Rental	Public Housing
• Griffin Gardens: 4881 Griffin Road	100 units	Elderly Rental	Public Housing
• El Jardin Apts: 3300 El Jardin Drive	232 units	Family Rental	Section 8 Mod. Rehab

Section 202/Section 8 Housing for the Elderly:

Federation Gardens 5701 S.W. 82nd Avenue, Davie

Phone: 434-9666

Elderly

The 2000 Census indicates there are 7,127 persons in Davie who are 65 years of age or older. This represents 9.4% of the total population. Of this number, 3,012 (4%) are males and 4,115 (5.4%) are females. There are 28,682 households in the Town of Davie of which 18.8 % are occupied by elderly persons 65 years of age or older. This is up from the 16.6% occupied by elders in 1990.

Other Special Needs:

In addition to publicly assisted housing for people with special needs, there are many Nursing Homes, Adult Living Facilities (ALF), and Group Homes in Davie serving the needs of the elderly, frail elderly, and disabled persons. The following represents facilities in Davie that were licensed as of May 2002:

FACILITY	ADDRESS	ZIP	TELEPHONE
Barc Housing, Inc.	2750 S.W. 75th Avenue B	33314	(954) 746-9400
Davies Country Living	5540 S.W. 64th Avenue	33314	(305) 792-8878
Day Star, Inc.	3800 S.W. 124th Avenue	33330	(305) 473-0167
Elite Home Health, Inc.	7320 Griffin Road, #223	33314	(954) 581-8700
God's VIP Senior Haven, Ltd.	4681 S.W. 66th Avenue	33314	(954) 581-9111
Health Care Respiratory, Inc.	7000 S.W. 22 Court #153	33317	(954) 474-7251
Joans Group Home	7740 N.W. 40th Street	33314	(954) Unknown
Med Tech Private Care, Inc.	5400 S. Univ. Dr. #205	33328	(954) 434-1613
Med Tech Svs. of So. Florida	5400 S. Univ. Dr. #207a	33328	(954) 434-4341
Med-Psych Health Care Svs, Inc.	7900 Nova Drive, #200	33324	(954) 424-7577
Medical Asso. Consultants, Inc.	5400 S. Univ. Dr. #112a	33328	(954) 252-9500
Personal Touch Home Care of Florida	8001 S.W. 36th Street, #8	33328	(954) 474-4140
South FL Physical Therapy Assoc.	4491 State Road 7 #208	33314	(954) 434-4341
Spectra care of South Florida	4970 S.W. 52nd St #325	33314	(954) 791-7301
Teen Challenge of Florida, Inc.	13601 S.W. 26th Street	33325	(954) 434-1613
United Cerebral Palsy Home-3	6041 S.W. 36th Court #A	33314	(305) 797-8681
United Cerebral Palsy Home-4	6601 S.W. 41st Street	33314	(305) 584-5710
United Cerebral Palsy of Broward	4251 S.W. 61st Avenue	33314	(305) 792-3746
United Medical Consultants, Inc.	5400 S. Univ. Dr. 417J	33328	(954) 252-0109
Victoria Villa	5151 S.W. 61st Avenue	33314	(305) 791-8881

The needs of persons living with AIDS, are generally met through the Housing Opportunities for Persons With AIDS (HOPWA) Program. The City of Ft. Lauderdale administers the HOPWA funds for the Broward County area, which includes Davie. The Town's Housing and Community Development Director served on the RFP Selection Committee for the 2001/02 HOPWA funds.

OTHER ACTIONS

The Town's Consolidated Plan for 2002-07, outlines the following actions to overcome gaps in its delivery of community revitalization, affordable housing, and related support services:

- Continue to identify opportunities to expand the supply of decent, safe and sanitary affordable housing in Davie for all income levels.
- Continue to fund the single-family housing rehabilitation program which helps low-income families to make minor home repairs, and replace existing substandard and leaking roofs.
- Continue working with the Broward County Housing Authority (BCHA) to enhance the lives of persons living in public housing or Section 8 units located in the Town of Davie.
- Continue to participate in regional planning activities through Broward County to address the problems of homelessness; and, continue to expand the Town's Emergency Assistance (Homeless Prevention) Program.
- Continue to work with local and Broward-based service providers to identify resources available to serve special needs populations.
- The Davie CRA will continue to promote the development of affordable single-family homes in the Eastside neighborhood which is within the designated CDBG Target Area.
- Continue the efforts of the Town's Neighborhood Revitalization Task Force to identify needs existing within the CDBG Target Areas, and develop solutions to address them.

- Continue the Community Oriented Policing (COP's) Program, with specific emphasis on the three (3) CDBG Target Areas.
- Expand the Town's fixed-route transportation system operating in the Southern and Eastern CD Target Areas (initiated in 2000), to include the Western (Orange Park) Target Area.
- Continue to promote economic development initiatives that result in job training, job creation or job retention, especially for low/moderate income Target Area residents.
- Continue to undertake an educational campaign on fair housing, to ensure that Davie residents have the widest range of housing choices.

CERTIFICATION OF CONSISTENCY WITH THE CONSOLIDATED PLAN

In accordance with the Town's Consolidated Plan for Federal Funds, all applications for housing assistance filed under the following federal programs require the issuance of a "Certificate of Consistency" with the Consolidated Plan:

- HOME Investment Partnerships Program
- Community Development Block Grant (CDBG)
- Emergency Shelter Grant (ESGP)
- HOPE I - Public Housing
- HOPE II - Multi-Family
- HOPE III Single- Family
- Title VI Preservation
- Supportive Housing for the Elderly (Section 202)
- Supportive Housing for Persons With Disabilities
- Supportive Housing - Single Room Occupancy SRO
- HOPE for Youth
- Shelter Plus Care

The Town of Davie requires that all individuals or organizations proposing the submission of applications for housing funds that require either a Certificate of Consistency with the Town's Consolidated Plan or a Section 213 Letter of Support, submit a written request with a copy of the proposed application for review to the Town's Housing and Community Development Office.

All such requests must be submitted 20 days in advance of the required due date established by HUD or any other applicable agency, giving the Town's Administrative staff sufficient time to perform the consistency review. The request should outline the relationship of the proposed housing project to the Town's Consolidated Plan, and should identify reasons that the project should be found consistent.

The Housing and Community Development Director will make the determination of Consistency with the Town's approved Consolidated Plan. Appeals to this decision may subsequently be made to the Town Administrator.

AFFORDABLE HOUSING INCENTIVES TO BE PROVIDED

Incentive #1 - Affordable Housing Definition

The definition of affordable housing was originally adopted by Town of Davie Resolution R-97-206 on June 4, 1997. Resolution 98-110, adopted on April 1, 1998, developed a definition for use in the SHIP Program. This was subsequently amended on May 20, 1998 by Resolution 98-175 to ensure consistency and compatibility with the State Statutes as amended on July 1, 1997, and to effectuate the necessary change in the definition of "affordable housing" for the Town of Davie.

Affordable housing is now defined in Davie as:

"...housing is considered affordable when the monthly rents or monthly mortgage payments, including taxes and insurance, do not exceed 30% of an amount representing the percentage of the area's median annual gross income for the household, and housing for which a household

devotes more than 30% of its income shall be deemed affordable if the institutional first mortgage lender is satisfied that the household can afford mortgage payments in excess of the 30% benchmark or, for rental housing, rents do not exceed those limits adjusted for bedroom size published annually by the Florida Housing Finance Corporation.”

This definition conforms with the statutory definition of affordable housing under the Sadowski Act, and is consistent with the definition used by both the Broward County Community Development Division, and the Broward County Office of Housing Finance (OHF), which administers the County’s SHIP Program funds.

Additionally, in 1997, the Town of Davie became an “entitlement recipient” of federal Community Development Block Grant (CDBG) Funds which principally benefit persons that earn up to 80% of the median income level. The U.S. Department of HUD also defines “affordable housing” to be housing in which the occupant pays no more than 30% of their adjusted gross income for rent plus utilities, or mortgage (PITI) plus utilities. This is generally consistent with the SHIP Program definition.

Incentive #2 - Expediting Permits

The State Statutes require that the “processing of approvals of development orders or permits, as defined in State Statute 163.3164(7) and (8), for affordable housing projects be expedited to a greater degree than other projects”.

Based on this requirement, the Town’s Housing and Community Development Director was assigned to guide affordable housing developers through the permitting process; and, affordable housing projects/ initiatives will be expedited to a greater degree than all other projects in Davie.

The Housing and Community Development Director works closely with the Planning and Zoning Director, Town Engineer, and the Town’s Chief Building Official to ensure that any “glitches” in the permitting process for affordable housing initiatives are resolved in an expeditious manner.

Resolution 98-110 adopted on April 1, 1998 was amended by Resolution 98-175 on May 20, 1998 to effectuate these changes.

Incentive #3 - Modification of Impact, Building Permit, and Related Fees

Section 12-326 (d) of the Davie Town Code states that “.....When an application for a development permit is made for the construction of a public housing project, a federally funded residential development, or a residential housing development in which there is financial involvement or sponsorship by a governmental agency, the Town may waive fees, upon request..... if the Town finds that the proposed project or development will provide housing for families with a total family income of eighty (80) percent or less of the median income for Broward County according to the current Standard Metropolitan Statistics of the United States Department of Housing and Urban Development. Any such waiver shall be only for that portion of the development that meets the minimum income criteria.” It is the Town’s policy to waive all such Park/Recreation Impact Fees for certified affordable housing projects.

Building permit fees are established by Town Resolution 97-149 in accordance with the Florida Building Code and Florida Statute 553. Article III of the Town Code, Section 5-46 established a public service fee as a user charge applicable to buildings not exempt from municipal ad valorem taxation for which a certificate of occupancy has been issued, but not appearing on the Broward County tax rolls. Each single-family unit, including condominium, cooperative or apartment units, located within the Town, counts as one (1) unit. The Director of Development Services is charged with the collection of the public service fee, which is collected as a condition precedent to the issuance of a Certificate of Occupancy (C.O.).

Based on the original Affordable Housing Incentive Plan, the Town currently waives all building permit fees for private not-for-profit developers of affordable housing that serves individuals or families who earn up to 80% of the median income for the Broward County area.

Given the high cost associated with the development of new affordable housing initiatives (particularly rental projects), and the lack of available affordable housing units to serve Davie’s lower-income population, additional incentives are needed to secure new affordable housing developments.

Additionally, there are very few certified not-for-profit housing developers in Broward County e.g. Community Housing Development Organizations (CHDO's), Community Based Organizations (CBO's), or Community Development Corporations (CDC's); and, this limits the number and type of housing projects that can occur throughout Broward County.

Therefore, in order to encourage the development of quality affordable housing initiatives in Davie, the following Building Permit Fee Waivers will now apply:

Income Levels To Be Served	Period of Affordability	Non- Profit	For- Profit
30-50% of median	15 years	100%	100%
51-80% of median	15 years	100%	75%
81-120% of median	15 years	100%	50%

The Director of Housing and Community Development will carefully review all prospective affordable housing projects, and verify their level of benefit and period of affordability. The waiver of all fees i.e., Park and Recreation Impact fees, Building Permit Fees, etc., will be based on this review. Deed restrictions or other covenants will be required of all developers to ensure the level and period (length) of affordability is maintained.

Incentive #4 - Increased Density Levels-Affordable Housing Density Bonuses

The one-unit-per-acre zoning in western Davie, limits affordable housing developments to the eastern and southern sides of Town where higher densities are permitted. Even if the density in western Davie were higher, the lack of infrastructure and transportation corridors, and insufficient commercial and retail centers that supply goods and services affordable to lower-income individuals may render such development infeasible.

There are still development opportunities in eastern and southeastern Davie e.g. east of Nob Hill Road. The eastern/southern side of Town has sufficient infrastructure, good transit corridor connectors, commercial and retail centers, and social service support. The major medical facilities and educational opportunities in Davie are also located on the eastern side of Town. The Town's own fixed-route transit system, which is free to residents, currently connects both southern and eastern Davie with such medical and educational facilities.

The "Eastside Neighborhood Special Zoning District" in the Town's Community Redevelopment Area (CRA), permits smaller lot sizes, reduced set-backs, etc., which enhances the production of affordable housing and lowers the overall housing cost. The CRA area is encompassed within a larger CDBG Target Area.

The use of "Affordable Housing Density Bonuses" is a good incentive to the development of affordable housing. Article 8 of the Administrative Rules Document - Broward County Land Use Plan provides for a three-tiered bonus density allocation for available flexibility and/or reserve units and/or affordable housing units (AFU's) as follows:

Income level	% of Median	Max # D/U
Very Low Income	50% <	150%
Low-Income	80% <	100%
Moderate Income	120% <	10%

Bonus densities may be allocated only to parcels permitting residential densities of five (5) dwelling units per gross acre or higher; and, they may not exceed the percentages outlined above for the maximum number of dwelling units indicated for the parcel by the local Land Use Plan Map for the identified target populations. The bonus density for moderate-income persons may reach a maximum of 25% if such bonus is linked to the construction of an equal or greater number of bonus units for very-low and low-income housing.

Combinations of bonus units within the same development for different target populations must be consistent with the above bonus densities maximums and the cumulative, number of bonus density units can not exceed 150% of the density of the underlying land use designation.

Units of local government may utilize the Affordable Housing Bonus Density provisions regardless of whether such provisions are incorporated within their local land use elements. "Flexibility and/or "reserve" units and/or AFU's do not require an amendment to the Broward County Land Use Plan or Local Land Use Plan Map.

Units of local government may transfer available “flexibility” and/or “reserve” units for affordable housing from another flexibility zone within the unit of local government regardless of whether flexibility or reserve units are available within the flexibility zone in which the affordable housing is to be located. Bonus densities allocated to affordable housing can not be sold to, or be conditioned upon (other than fees for dedications necessary to maintain adopted levels of service) the receipt of financial or material gain from the applicant/developer by the applicable jurisdiction.

Density bonuses are conditioned on the developer or purchaser providing restrictive covenants or other such guarantees that the affordability will be maintained for at least 15 years for rental properties, and five (5) years for owner-occupied housing.

A unit of local government may request and receive a transfer of available “flexibility” and/or “reserve” units for affordable housing from another unit of local government in Broward County; however AFU’s may not be transferred across municipal boundaries except in cases where no flexibility, reserve or AFU’s are available for affordable housing within a local jurisdiction.

In April 2003, Broward County, through the Planning and Environmental Protection – Development Management Division, initiated the development of a process to ensure that local municipalities and the County effectively use AFU’s in a consistent manner. Davie’s Housing and Community Development Director will work with the County on this endeavor, so that prospective affordable housing projects in Davie benefit from the use of applicable “Affordable Housing Density Bonuses”.

Incentive #5 - Parking and Set-Back Requirements

There are currently no parking impact fees or metered parking in the Town of Davie; and, set-back requirements are established in the Town Code for all residential developments.

In those instances where there is vacant property that may not conform to Code requirements (e.g. lot width and set-back requirements), but which would otherwise prove suitable for the development of affordable housing, the Director of the Development Services Department could “administratively waive” certain requirements to effectuate affordable housing e.g., the construction of a new single-family home on a “non-conforming” lot.

Section 12-308 (B) (1) of the Land Development Code currently allows the Town Administrator and/or designee to approve “non-use special permit requests” through a written administrative decision. This process allows administrative approval for minor deviations from the provisions of the Town Code of Ordinances for rear set-backs, building separations, height limitations, and the number of parking spaces.

This administrative process is currently limited to approving: set-back requirements for principal or accessory buildings or structures, the spacing requirement between principal and accessory buildings, and the height of a building or structure, if they are not increased by more than ten (10) percent of that which is permitted by the Code. Additionally the Code permits the administrative approval on the number of parking spaces required, if not reduced by more than twenty (20) percent of the Code.

Davie’s Affordable Housing Advisory Committee recommended that Section 12-308 (b) (1) of the Davie Town Code be amended to permit a waiver of up to twenty-five percent (25%) of that which is permitted by Code, for affordable housing initiatives only. This incentive will allow the development of in-fill single family homes on vacant property not otherwise suited for development, and could significantly lower the cost of housing, since the land acquisition costs should be minimal. This recommendation requires a formal amendment to the Town Code.

The Committee also supported the spatial deconcentration of affordable housing units, and recommended the integration of affordable housing units into existing neighborhoods in a cohesive manner, allowing all residents the same amenities and opportunities for a quality life-style.

In regard to parking requirements, national precedents have been set regarding parking variances or reduced requirements for certain types of affordable housing developments. The majority of elderly projects require fewer parking spaces, since many older individuals, particularly those in public housing projects, have already given up their driving privileges.

Each prospective affordable housing project will be reviewed by the Town's Housing and Community Development Director; and, based on the target population to be served and the period of affordability, will make a recommendation on the reduction in parking requirements, if warranted.

Incentive #6 - Review of Proposed Policies and Procedures on Housing Costs

The Davie Land Development Code, Section 12 Article X "Planning and Development", guides the processing and granting of rezonings, special permits, variances and vacations or abandonments of right-of-way in a manner consistent with the Town of Davie's Comprehensive Plan. Section 12-320 through 12-359 established the "Development Review Procedures" for the Town.

The Development Services Director currently reviews all items that relate to growth management, and attends all Town Council and related meetings where proposed policies or procedures would be presented for consideration. The Development Services Department of the Town of Davie encompasses the following Divisions: Building, Occupational Licensing, Planning & Zoning, Engineering, and Code Compliance.

The Development Services Director will identify those proposed policies, procedures, plans, etc., that may impact the development of housing, and forward such to the Town's Housing and Community Development Director for review and comment.

The Housing and Community Development Director will ensure that such proposed action does not negatively impact housing costs or produce a barrier to affordable housing, does not create potential impediments to fair housing choices and other impacts on the provision of affordable housing, and is consistent with the Town's adopted Consolidated Plan for Federal Funds.

The Planning and Zoning Director will work closely with the Housing and Community Development Director to assure consistency with the Town's Comprehensive Plan.

Incentive #7 - Inventory of Publicly Owned Land

The Town of Davie is considered to be one of the largest land-owners; however, the majority of the land that the Town owns is not land suitable for the development of affordable housing since it is already developed and/or is designated for open-space or park improvements.

The Town's Planning and Zoning Division in the Development Services Department, currently maintains a list of all publicly-owned land in Davie. The Advisory Committee recommended that this list be reviewed and updated using Metro Scan or other applicable data, so that current and future uses are identified, as well as any deed-related or other restrictions on the land.

The updated list should be provided to the Housing and Community Development Director, for use in meeting with potential developers of affordable housing.

ROLE OF THE HOUSING AND COMMUNITY DEVELOPMENT DEPARTMENT

The Housing and Community Development Office is responsible for the revitalization and redevelopment of designated target areas in Davie, which includes esthetically enhancing the physical environment, expanding affordable housing opportunities, promoting self-sufficiency, and providing an improved quality of life for lower-income and at-risk Davie residents.

A "holistic" approach to revitalization is used which combines: improved housing conditions, new/expanded infrastructure, new rental and homeownership opportunities, crime prevention, education, vocational training, economic development, job development and placement, and social services (such as subsidized child care, health care, etc.). These items are brought together to create a significant and positive impact in Davie.

The Housing and Community Development Office also works to expand affordable rental housing and homeownership opportunities; upgrade the existing housing stock through the rehabilitation of single-family and multi-family housing; and, undertakes Fair Housing initiatives that ensure Davie residents have the widest range of housing choices.

As an “entitlement” recipient of Federal Community Development Block Grant (CDBG) and HOME Investment Partnership Program funds from the U.S. Department of Housing and Urban Development (HUD), and State Housing Initiatives Partnership (SHIP) Program funds, the Town receives over \$1.6 Million dollars annually, which leverages other resources for these neighborhood improvements and affordable housing initiatives.

The Affordable Housing Programs currently administered by the Housing and Community Development Office include:

- Single-Family Housing Rehabilitation
- Barrier-Free Rehabilitation - Removal of Impediments to Disabled individuals
- Down payment/Purchase Assistance for 1st-time Homebuyers
- Construction of New Rental Units
- Construction of New Single-Family Homes
- Fair Housing Education/Outreach
- Housing Counseling and Referral Services
- Emergency Assistance/Homeless Prevention

The deferred loans and/or grants associated with the programs outlined above, are secured using a restrictive deed or covenant to ensure that the period of affordability for each affordable housing unit is maintained. For example, when a deferred loan is made to an income-eligible homeowner to make needed home repairs, a lien is recorded for the value of the rehabilitation work. Each year that the homeowner does not sell or rent the home, the lien will be reduced by 20%; and, after five years the lien is “forgiven”. If however, the homeowner decides to sell or rent the home during the 5-year period, the outstanding balance of the Lien becomes due and payable to the Town. These funds are then deposited back into the SHIP Home Repair/Rehabilitation Account to assist other Davie homeowners.

A large number of Davie households are considered “cost-burdened” in that they pay in excess of 30% of their adjusted gross income for their mortgage PITI. One of the goals of the Housing and Community Development Office to help homeowners reduce existing indebtedness and reduce their monthly housing costs. Towards this end, the Housing and Community Development Director is empowered to approve requests for Subordination of such SHIP or CDBG Liens when, in their opinion, it is in the best interest of the homeowner to reduce debt by refinancing their home mortgages or consolidating debt.

Other duties associated with Davie’s Housing and Community Development Office include:

- Conducting in-depth analyses and studies of demographic profiles e.g., population characteristics, housing costs and conditions, market analysis, infrastructure needs/improvements, and inventories to determine the “gaps” in services and needed resources to fill such gaps.
- Developing policies and plans to secure federal and state grant funds for neighborhood revitalization, affordable housing, and quality of life programs for residents of targeted lower-income and/or blighted neighborhoods.
- Serving as the Town's official liaison with developers of affordable housing, to ensure that their projects are expedited through the development review/approval and permitting process, to a greater degree than other projects in Davie
- Issuing Certificates of Consistency with the Town's Consolidated Plan for Federal Funds, for all prospective affordable housing projects which involve Federal financing/funding.
- Preparing and processing Building Permit Fee Waivers for qualified affordable housing initiatives.
- Undertaking Rental Housing Surveys to compare and contrast market rate rents, with HUD's Fair Market Rents (FMR's) using such data to forecast needs and design responsive programs.
- Developing and implementing Neighborhood Self-Sufficiency and Safe Neighborhood Programs in each of the CDBG Target Areas using a grass-roots participatory process.

- Chairing the Neighborhood Task Force and conducts community meetings, effectuating grass roots level involvement in the various programs in the Targeted Areas.
- Negotiating and securing public-private partnerships, using Federal or State funds to leverage other public and private funds, for the new construction of affordable rental properties and new single-family homes.
- Negotiating and securing public-private partnerships needed to provide a new or quantifiable increase in the level of services to Davie's at-risk and lower-income residents.
- Coordinating the rehabilitation, construction and/or expansion of public facilities and infrastructure improvements in designated Community Development Target Areas.
- Overseeing development and implementation of the Town's Analysis of Impediments to Fair Housing Choices (AI) as required by U.S. HUD. Maintains documentation of efforts to remove or ameliorate impediments.
- Designing and administering special "Fair Housing Education and Outreach Initiatives" to ensure that Davie residents have the widest range of housing choices available. Educates landlords and lenders on fair housing laws and rights.
- Researching, preparing and submitting annual grant applications and related documents to U.S. HUD and the State of Florida for community development, redevelopment, neighborhood revitalization, and affordable housing and social service programs.
- Tracking applicable legislation and proposed policies that affect the distribution of federal and state grant funds affecting Broward County and the Town, and prepares comments on rule making that would benefit the Town.
- Coordinating the Census counts in Davie, and participates in the Special Count for the "Hard to Enumerate" populations which include the homeless in Broward County.
- Evaluating the need for, and method of implementing a Minimum Housing Standards Code for Davie.
- Analyzing the need for, and feasibility of, developing Linkage Ordinances or Inclusionary Zoning Ordinances to effectuate affordable housing.
- Analyzing the existing housing stock to monitor evidence of lead-based paint and lead-poisoning.
- Preparing Environmental Review Records/Assessments of federally funded projects and activities.
- Representing the Town on numerous boards and committees at the state, county and local level, and represent the Town at meetings of various private agencies and governmental groups.
- Serving as a liaison between civic groups, private and public agencies, businesses, and residents in solving community problems.

The Town's Housing and Community Development Director shall review all proposed policies, procedures, plans, etc., that may impact the development of housing, in order to ensure that such proposed action is consistent with the Town's adopted Consolidated Plan for Federal Funds, and does not negatively impact housing costs or produce a barrier to affordable housing. The Housing and Community Development Director will identify any potential impediments to fair housing choices and other impacts on the provision of affordable housing. The Planning and Zoning Director will work closely with the Housing and Community Development Director to ensure consistency with the Town's Comprehensive Plan.

The Director of Housing and Community Development will carefully review all prospective affordable housing projects to verify their level of benefit and period of affordability, and recommend the use of "Affordable Housing Density Bonuses", the reduction in parking requirements, and the waiver of Park and Recreation Impact Fees,

Building Permit Fees, etc., when applicable. Deed restrictions or other covenants will be required of all developers to ensure the level and period (length) of affordability is maintained.

The Town's Housing and Community Development Director shall guide affordable housing developers through the permitting process; and, affordable housing projects/ initiatives are to be expedited to a greater degree than all other projects in Davie.

SUMMARY

The Town of Davie believes that every American has a right to live where they choose with dignity and without fear of discrimination; and, the Town certified to U.S. HUD that it will affirmatively further fair housing opportunities and work to identify and remove impediments to fair housing choices.

One of the primary obstacles to fair housing choice in Davie is the lack of affordably priced rental housing and homeownership opportunities. Since the original Affordable Housing Incentive Plan was developed, the housing market in Davie has changed significantly, and housing costs and land values have continued to increase, making it very difficult for the low/moderate-income working families to rent or own a home in Davie.

The disproportionately high rental rates in Davie in comparison to other Broward County cities, make it difficult to find affordable rental units (in good condition), and attract Landlords that will participate in the Section 8 Housing Voucher Program.

Due to the lack of affordable rental housing, many Davie families are forced to live in substandard mobile homes where the lot-rents are generally less expensive, as a form of "housing of last resort". Unfortunately, there are currently no Federal or State-funded programs which provide resources to renovate mobilehomes. The Town's strategy for assisting these mobilehome occupants is to develop new affordable rental and homeownership housing opportunities.

The Town's Housing and Community Development Office is working assiduously to stimulate the development of new affordable rental housing units and homeownership opportunities, especially within CDBG Target Areas, where the majority of the Town's lower-income and mobilehome occupants reside.

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